

Guide to Disability Management Program

About UC Disability Insurance- (new plan effective 1/1/17-[video](#))

The University's disability plan(s) (Basic Disability, Short-Term Disability, Long-Term Disability and UCRP) sometimes used in conjunction with state-mandated Workers' Compensation and Social Security disability plans create a comprehensive safety net to protect you from loss of wages over the course of your disability period, whether a few months or long-term.

Although every disability is personal and different, the University's disability benefits are designed to address individual situations and concerns. As a result, the consideration of benefits can be complex. One employee's disability-related experience can be very different from another's experience. However, certain things are true for all disability claims:

- Continuous communication with your supervisor, department administrator and the Disability Management Consultant is essential to provide you with guidance and assistance.
- Your disability plans provide you with income to replace lost wages while your leave status (leave with pay, leave without pay, etc.) generally determines your eligibility for other UC-sponsored benefits during your disability period.
- In most cases, if approved; you will receive up to 60 percent of your covered salary, from all plan sources regardless of the disability benefits for which you are eligible.
- Your disability benefit provider determines whether you are disabled and eligible for income, based on information from your doctor; therefore, you must be under a doctor's continuous care to apply for disability benefits.
- If you qualify for FMLA, you are entitled to up to 12 workweeks of leave in a calendar year, during which time, UC will continue to pay for the employer-paid portion of your health insurance premiums (medical, dental, and/or vision).

If you are on a leave, due to an injury or illness that occurred while on the job, you should report it immediately to your supervisor and/or the Workers' Compensation & Disability Management Unit at (949) 824-9152 or refer to the [Workers' Compensation](#) Main Menu via www.hr.uci.edu.

Disability Insurance Benefits

The University offers two plans to help protect employees against loss of income due to a disability: Basic Disability Insurance and Voluntary Disability Insurance (Short-Term Disability & Long-Term Disability).

Basic Disability (formerly known as University-Paid Disability)

This plan provides short-term income if you are unable to work due to a disabling injury, illness or pregnancy. Reminder, you must be under a doctor's care and your illness or injury must not be work-related, unless you have a denied workers' compensation claim.

There is a 14-day waiting period, after which the plan pays 55% of your gross salary, up to \$800 a month, for six months. Your actual salary is based on the calendar month just before the month in which disability begins.

Cost: The University pays the entire premium for this basic disability plan; therefore, benefit is taxable.

Voluntary Disability Insurance (formerly known as Employee-Paid Disability/ Supplemental Disability)

This plan also provides income if you are unable to work due to a disabling injury, illness or pregnancy. Reminder, you must be under a doctor's continuous care. Income from this plan is coordinated with income from the Basic Disability Insurance Plan.

Combined with other sources of disability, Voluntary Short-Term Disability Plan pays up to 60% of your covered salary for up to 6 months with a max of \$15,000 per month (after a minimum 14-day Short-Term Disability)

Note: this benefit is not taxed.

Combined with other sources of disability or retirement income, Voluntary Long-Term Disability Plan pays up to 60% of your covered salary up to Social Security retirement age for Long-Term Disability (after a 182-day Long-Term Disability waiting period).

Note: this benefit is not taxed.

Cost: You pay monthly premiums through your UCI paycheck, therefore, this benefit is not taxed when benefits issued. Your cost for disability insurance depends on your salary and age.

A **Disability Premium Estimator** is available to calculate current [rates](#).

Applying for State Disability Income (SDI) Benefits

If you have been employed with the University for 18 months or less, you must apply for [SDI](#) as you may be eligible for coverage through a former employer. SDI pays up to 55% of wages with former employer. Note, the University does not participate in the California State Disability Insurance (SDI) Program.

Applying for Basic Disability & Voluntary Disability Benefits

For details on how to file a disability claim, including how to apply for a pregnancy leave and more, refer to the following resources/ publications; request copies from your department, or go to:

- Apply for Disability Benefits
 - [Medical Leave](#) / [Pregnancy Leave](#)
- [\(Guide to UC\) Disability Benefits](#) – for Staff
- [Disability Benefits Information for Faculty](#) - for Faculty
- [Pregnancy, Newborn Child and Adopted Child](#)
- [Guide to Your UC Health Benefits](#) – Employee Medical Plan [Costs](#)

Applying for [Catastrophic Leave](#) – If you have exhausted both your sick and vacation accruals you may want to apply for Catastrophic Leave in order to fulfill your waiting period. Review the Catastrophic Leave Donation Program [Summary and Guidelines](#) to determine if circumstances merit catastrophic leave. If so, obtain forms and review with your supervisor.

Newly Hired, Rehired, and Employees with Changes in Benefits Eligibility

Newly hired & rehired employees can [enroll in insurance coverage online](#). However, current employees must complete a [UPAY850](#) form and a [Statement of Health \(Evidence of Insurability\)](#) to be reviewed by Lincoln Financial Group.

Employee's responsibilities when taking a medical/ pregnancy leave of absence

- **Notify your supervisor** about the length of time you expect to be disabled and request approval for a leave of absence.
- Request information from your supervisor or department administrator regarding the Family Medical Leave Act (FMLA) and, if applicable, obtain FMLA forms.
- Provide your department with proper medical certification (from your doctor) stating your disability leave period (begin date and estimated return-to-work date).
- File for disability benefits by contacting a Disability Management Consultant as soon as possible – [WCDM Contacts](#)

Supervisor's Responsibilities When Employee is Taking a Medical/ Pregnancy Leave of Absence

- If possible, work with the employee before the start of the leave to complete the [Department Disability Claim Statement](#) online or by contacting a Disability Management Consultant– [WCDM Contacts](#). If the employee becomes eligible for [Partial Disability: Stay At Work/ Return to Work](#) program, contact Wendy Pawling, the Disability and Rehabilitation Consultant, at (949) 824-9756 and also contact the Disability Management Consultant.
- If the employee becomes eligible for the Transitional Work Program refer to the [Policy and Program Guidelines](#) for more information and contact the Disability and Rehabilitation Consultant at (949) 824-9756.

Continuation of Benefits While On:

Leave With Pay (using sick leave or vacation accrual)

- The University's contributions for health insurance continue when you are on approved leave with pay.
- Your University net pay must be sufficient to pay your share of any insurance premiums that you normally have deducted to ensure your health insurance coverage continues.

Leave Without Pay (excluding pregnancy disability)

- When you are on leave without pay, the University's contribution for medical, dental, and vision, insurance will continue during the period of Basic disability, up to a maximum of 6 months. During this time, you must continue to pay for your share of the medical premium.
- You may continue other employee-paid insurance coverage, e.g., [Health Flexible Spending Account \(HFSA\)](#), Life and Accidental Death & Dismemberment (AD&D) by arranging to pay your entire insurance premium directly to the [Payroll](#) Office, upon receipt of your Insurance Continuation Bill. You will need to complete a [UPAY850](#) form prior to you leave commencing.

Pregnancy Leave Without Pay

- When you are on leave without pay, the University's contribution for medical insurance continues through your Pregnancy Disability Leave, FMLA and CFRA. During this time, you must continue to pay for your share of the medical premium. If your disability meets the criteria of the [Family and Medical Leave Act](#), and/or [CFRA \(California Family Rights Act\)](#), dental and vision benefits may also continue to be paid by the University.
- As long as your doctor has you "disabled", the University's contributions for medical insurance can continue for up to a maximum of 6 months. During this time, you must continue to pay for your share of the medical premium.
- You may continue other employee-paid insurance coverage, e.g., Life and Accidental Death & Dismemberment by arranging to pay your entire insurance premium directly to the [Payroll](#) Office, upon receipt of your Insurance Continuation Bill.

For more information: refer to the [Disability Management Services](#) main menu.

Need an expert? If you have any questions, please contact the [Workers' Compensation & Disability Management](#) Unit at (949) 824-9152, by Fax (949) 824-9299, or email wcdm@uci.edu.